

Form 144

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Carol Anne Vicker**  
Debtor(s)

Bankruptcy Case No.: 22-21440-GLT

Chapter: 7  
Docket No.: 22

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

**CHAPTER 7 CASES** – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: October 13, 2022

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

In re:  
Carol Anne Vicker  
Debtor

Case No. 22-21440-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 13, 2022

User: admin  
Form ID: 144

Page 1 of 1  
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2022:

Recip ID	Recipient Name and Address
db	Carol Anne Vicker, 3030 Hillcrest Rd, Bethel Park, PA 15102-1210

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov
Richard W. Schimizzi	on behalf of Debtor Carol Anne Vicker rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com

TOTAL: 6